



Order Filed on May 7, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WNI 19-025492  
Shapiro & DeNardo, LLC  
14000 Commerce Parkway, Suite B  
Mount Laurel, NJ 08054  
(856) 793-3080  
Krystin M. Kane - 171402015  
Kathleen M. Magoon - 040682010  
Donna L. Skilton - 013072007  
Charles G. Wohlrab - 016592012  
Elizabeth L. Wassall - 023211995  
Jeffrey Rappaport - 003431991  
Kristen D. Little - 017411997  
Samantha Gable - 150622016  
ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

KAREN L WALDORF, DEBTOR

CASE NO.: 19-13417-CMG

HEARING DATE: JUNE 5, 2019

JUDGE: HONORABLE CHRISTINE M  
GRAVELLE

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: May 7, 2019**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

This matter being opened to the Court by Robert C Nisenson, attorney for the Debtor upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan, and parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor will apply through Creditor's Servicing agent for a loan modification to cure pre-petition arrearages on the mortgage loan secured by 22 Magnolia Court, Piscataway, NJ 08854.
2. This loan modification review shall be completed by July 2, 2019, or further ordered by the Court.
3. Debtor agrees to maintain contractually monthly post-petition payments to Creditor in the amount to \$524.82 starting March 1, 2019.
4. If a loan modification is not offered, Debtor must within fourteen (14) days of receipt of the denial; 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages of \$7,872.30 as filed in Proof of Claim No. 16-1, 2) modify the Chapter 13 Plan to surrender the subject property, or 3) Convert to a Chapter 7 case.
5. Creditor agrees this Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on March 22, 2019; ECF Doc. No.: 21.
6. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan.

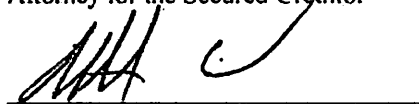
We hereby consent to the form, content,  
and entry of the within Order.

Shapiro & DeNardo, LLC



Charles G. Wohlrab, Esquire  
Attorney for the Secured Creditor

Date: 5-6-19



Robert C Nisenson, Esquire  
Attorney for the Debtor

Date: \_\_\_\_\_